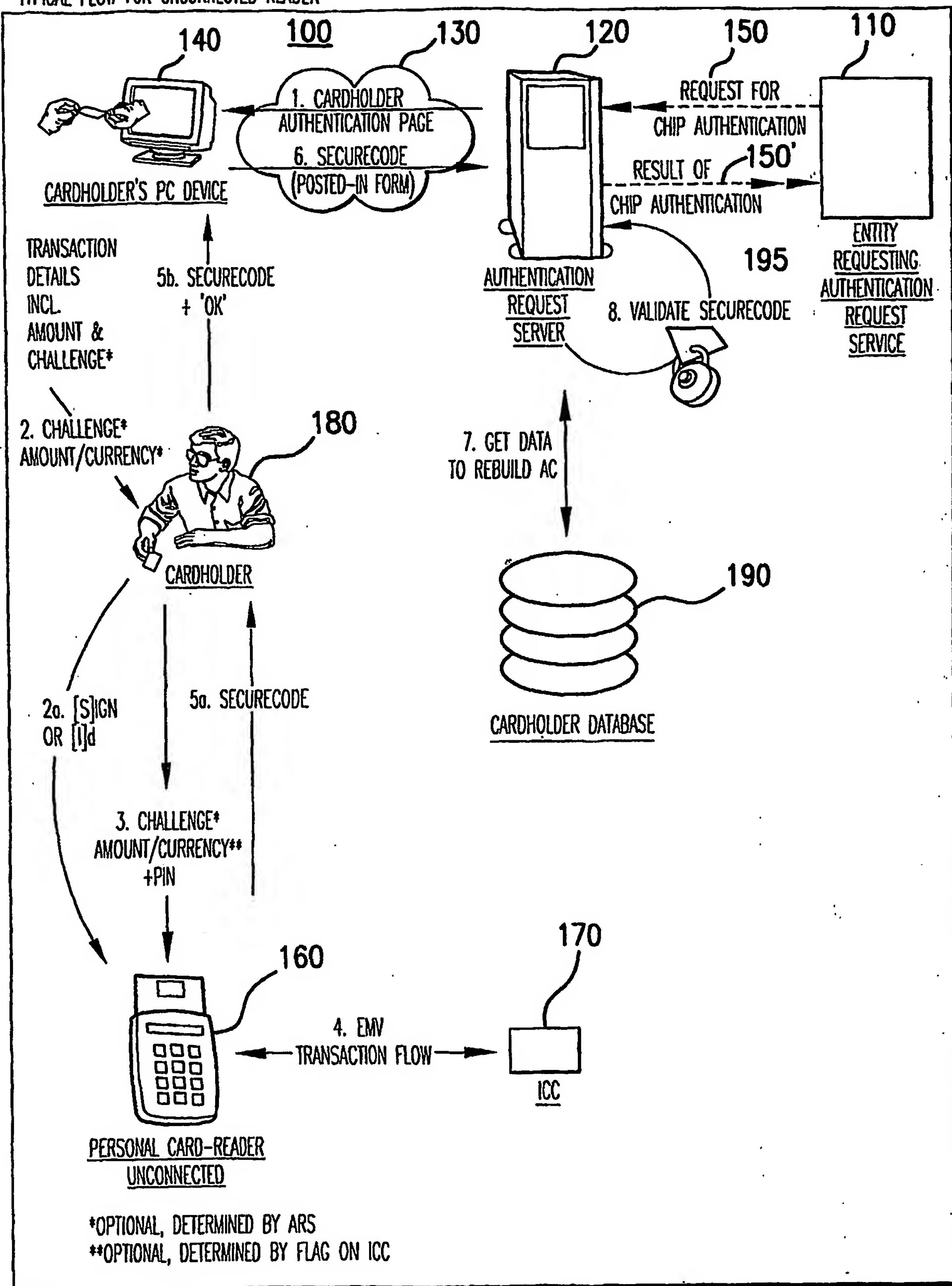


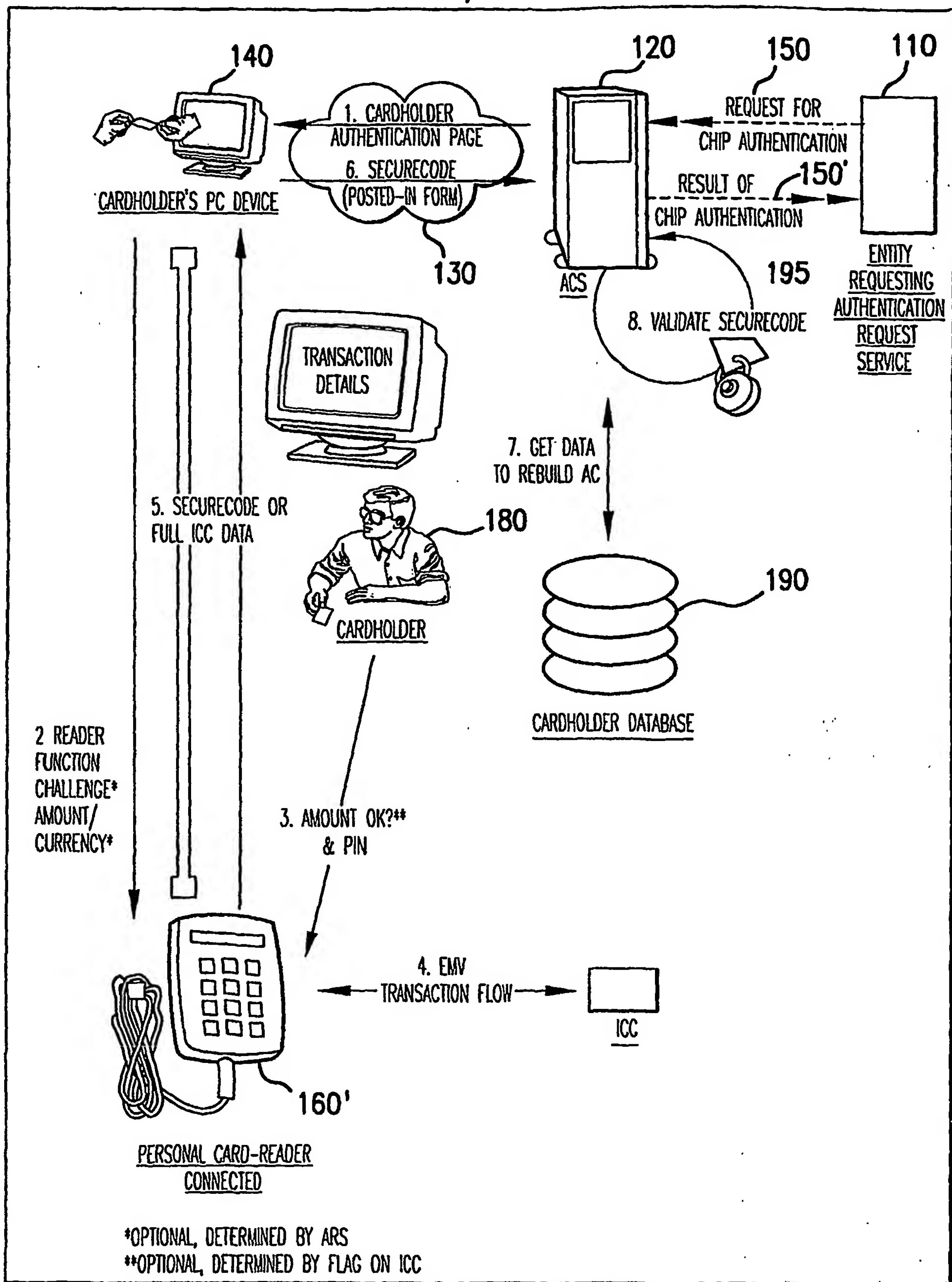
## TYPICAL FLOW FOR UNCONNECTED READER



CARDHOLDER AUTHENTICATION USING AN UNCONNECTED READER

FIG. 1

SUBSTITUTE SHEET (RULE 26)



CARDHOLDER AUTHENTICATION USING A CONNECTED READER

**FIG.2**

SUBSTITUTE SHEET (RULE 26)

3/11

## -PCR SCENARIO-DATA FLOWS FOR UNCONNECTED PCR

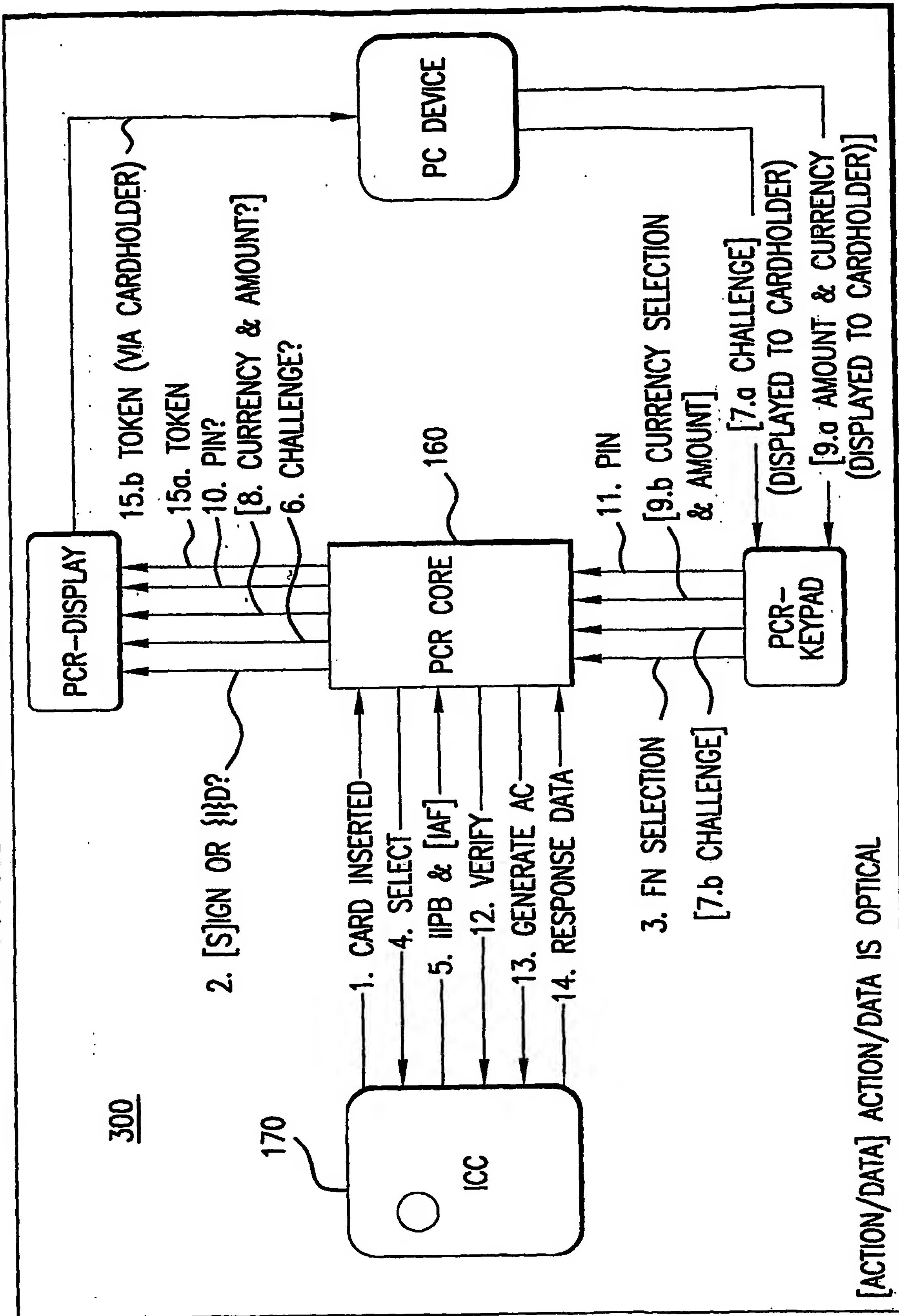


FIG. 3

4/11

## -PCR SCENARIO—DATA FLOWS FOR CONNECTED PCR

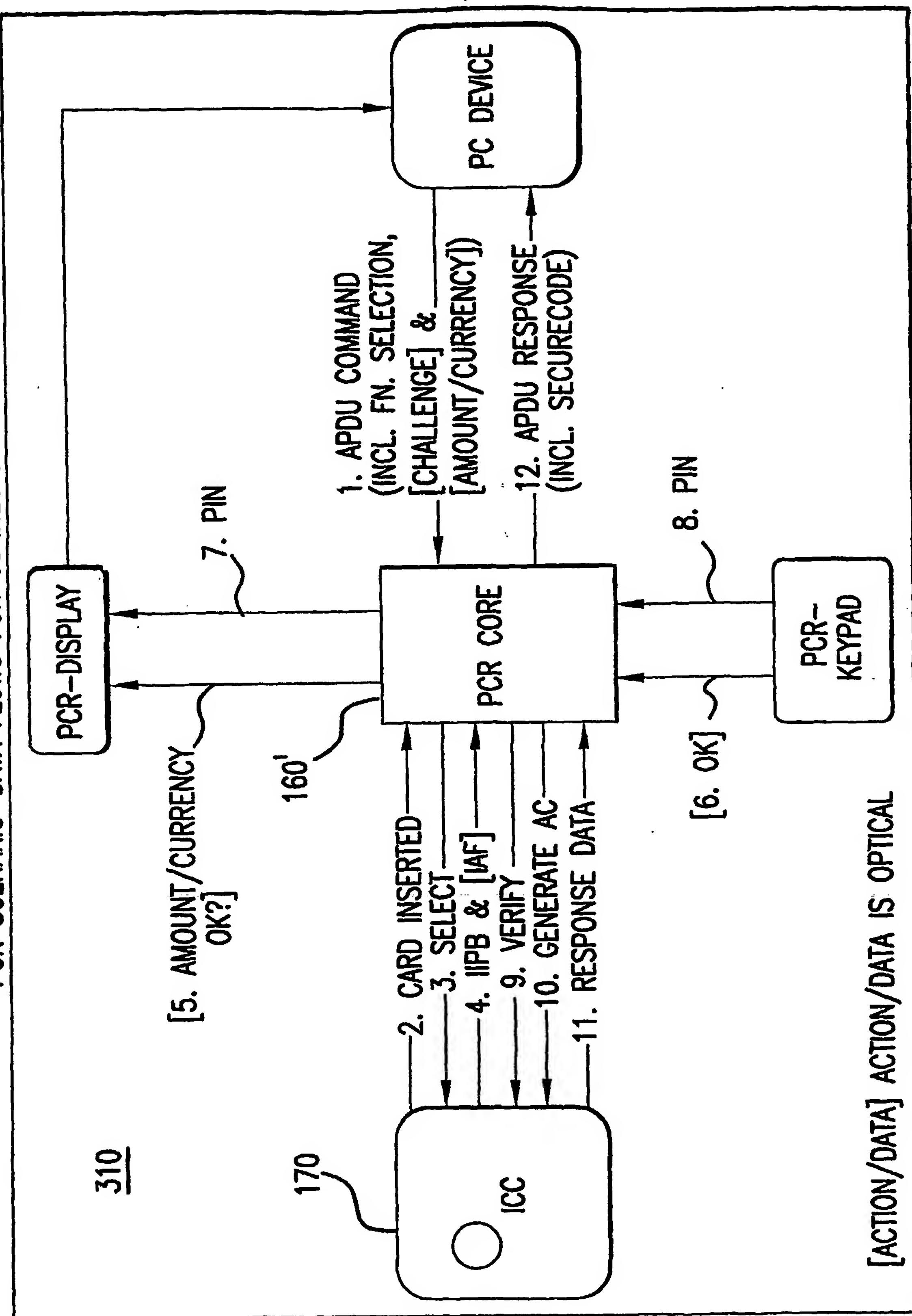


FIG. 4

5/11

## ILLUSTRATION OF EIGHT-DIGIT CHALLENGE AS BCD

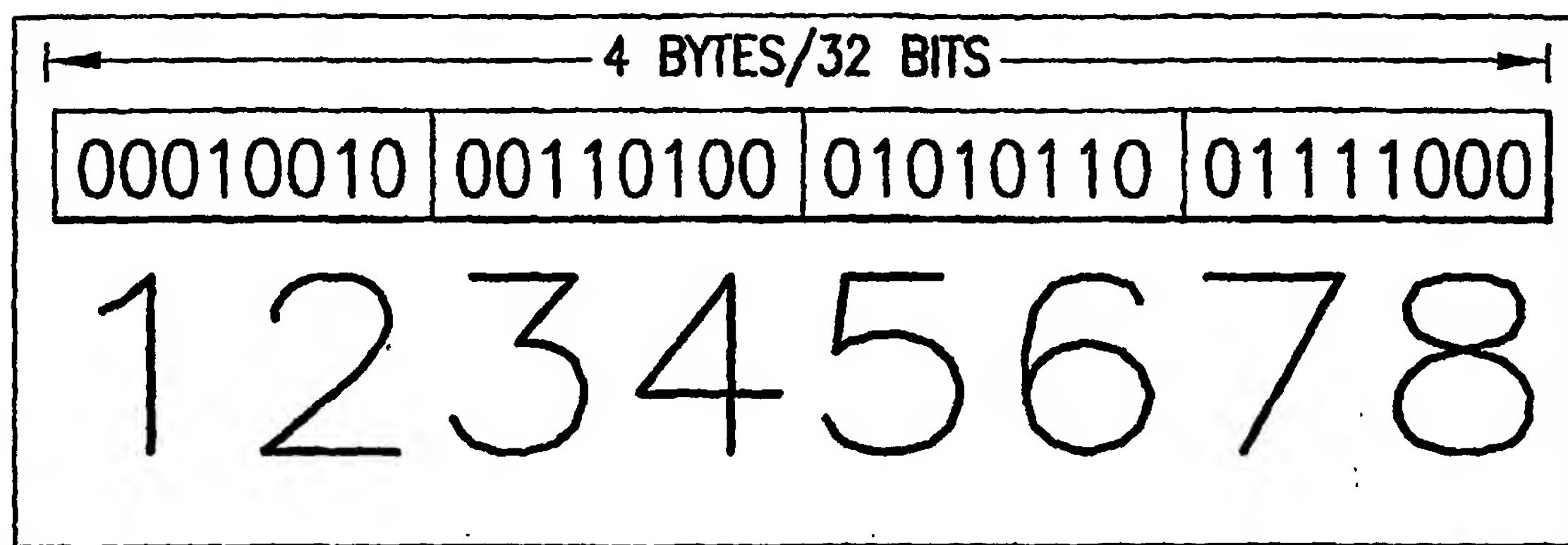


FIG.5

6/11

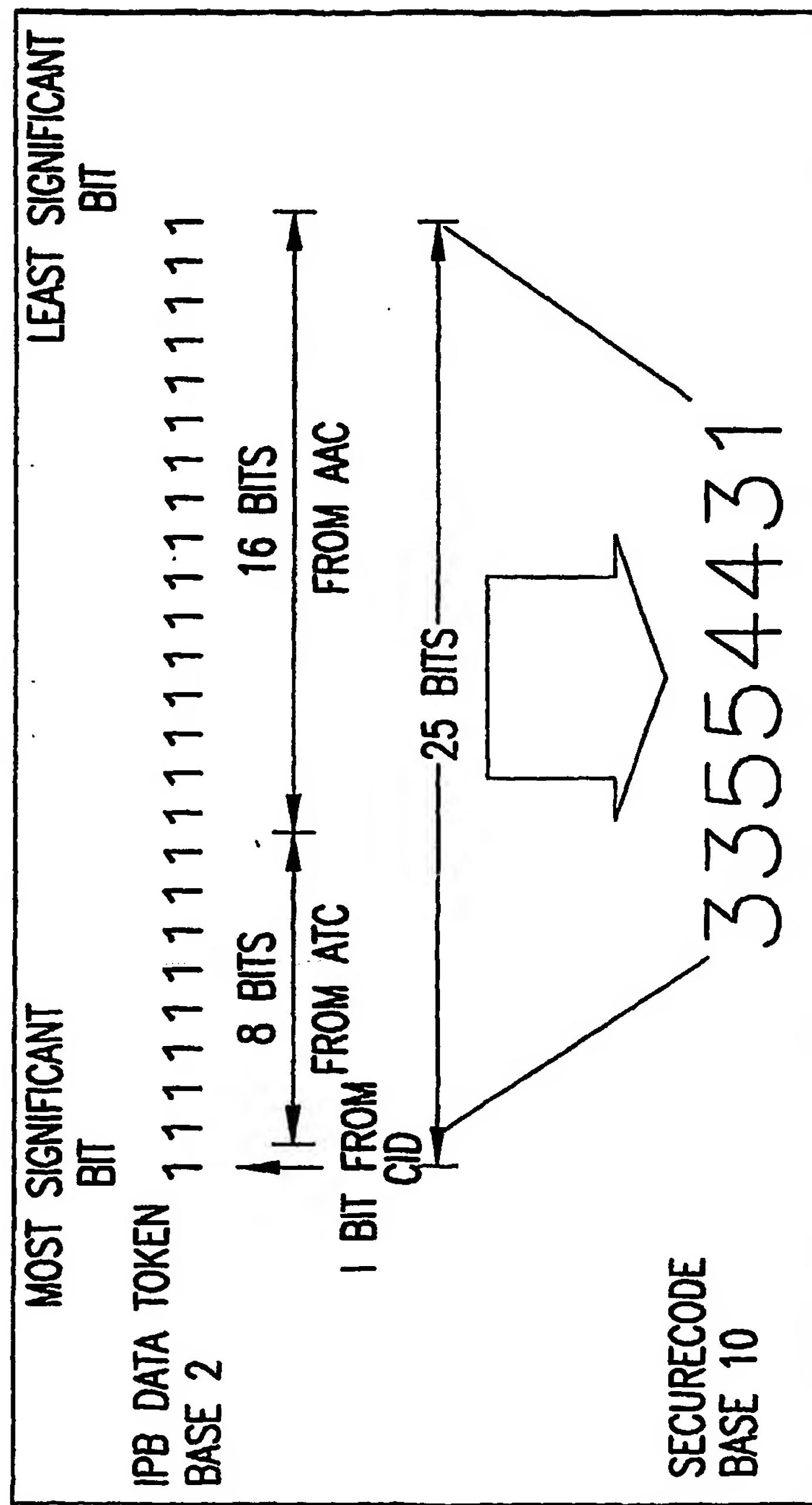
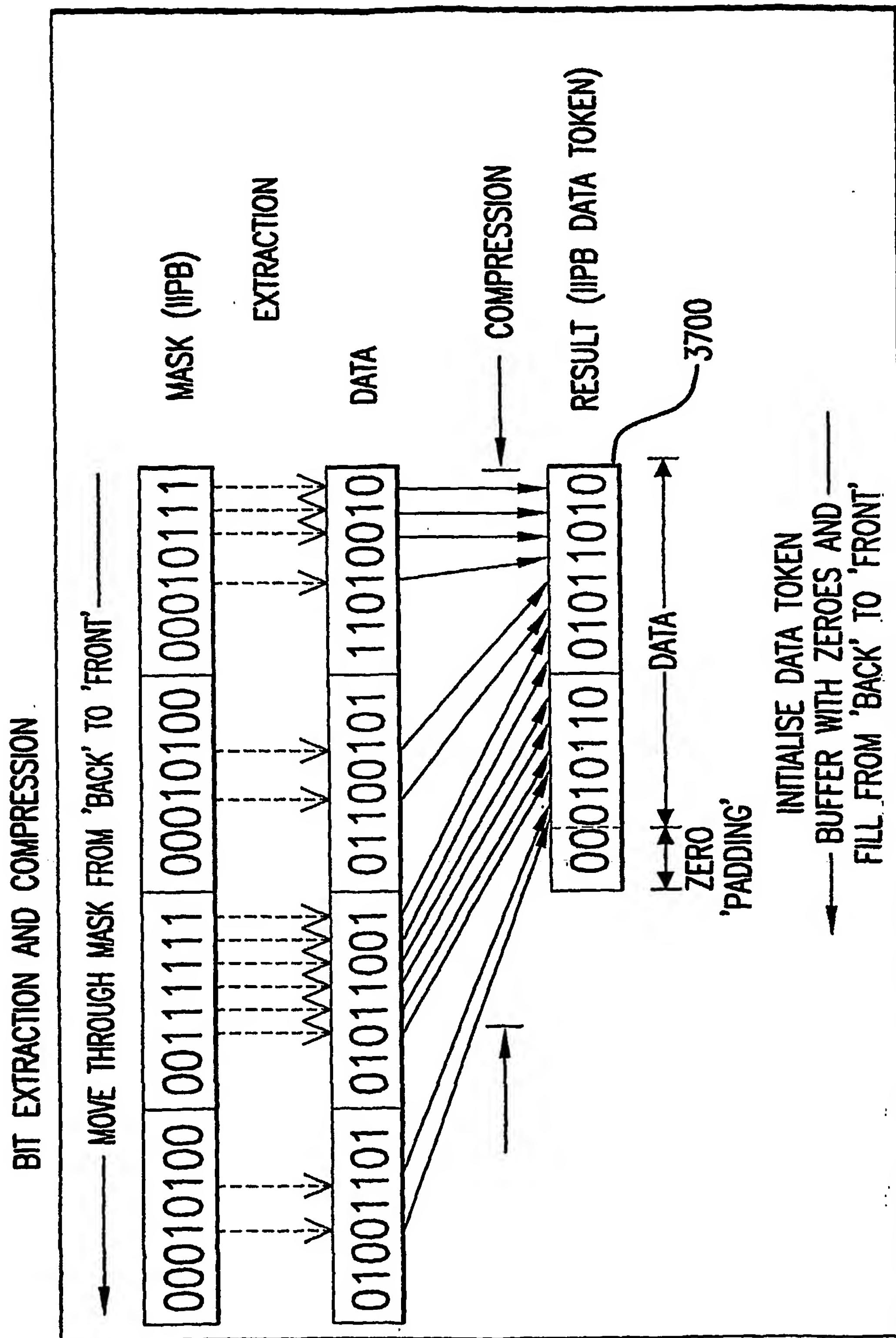
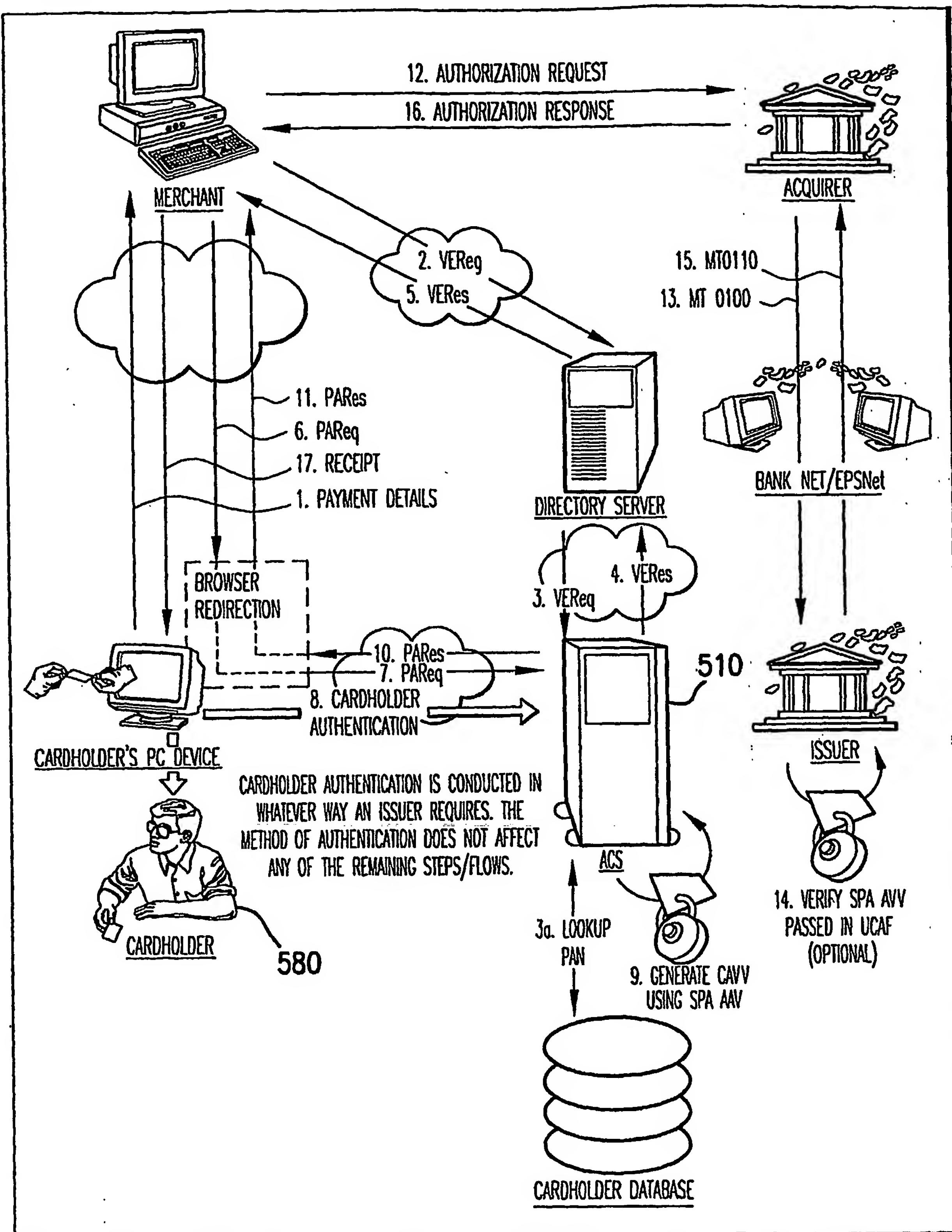


FIG. 6

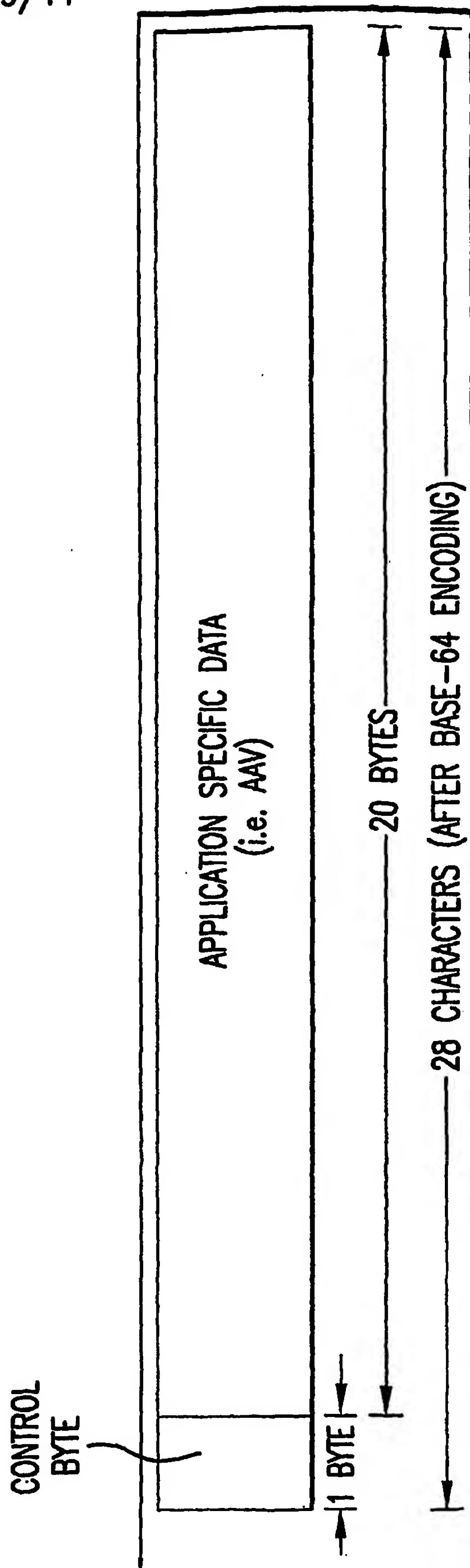
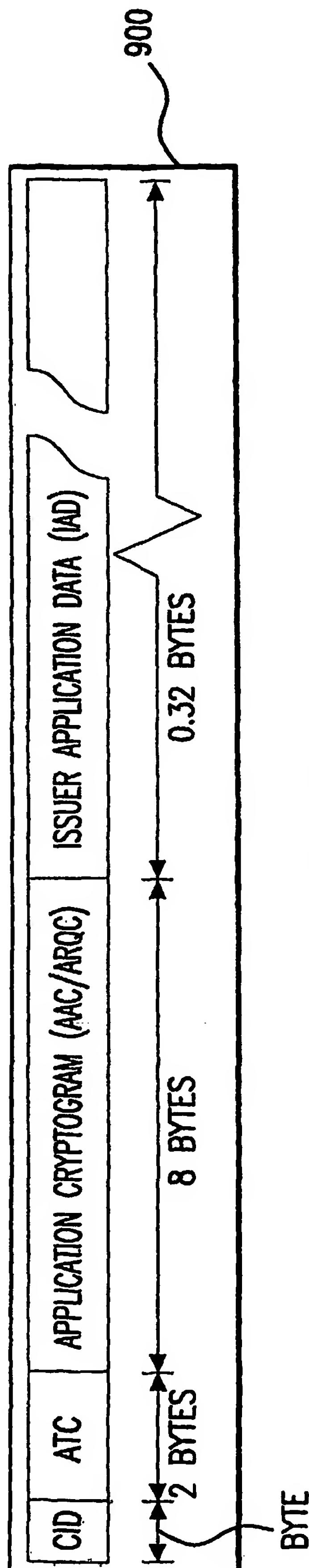


500

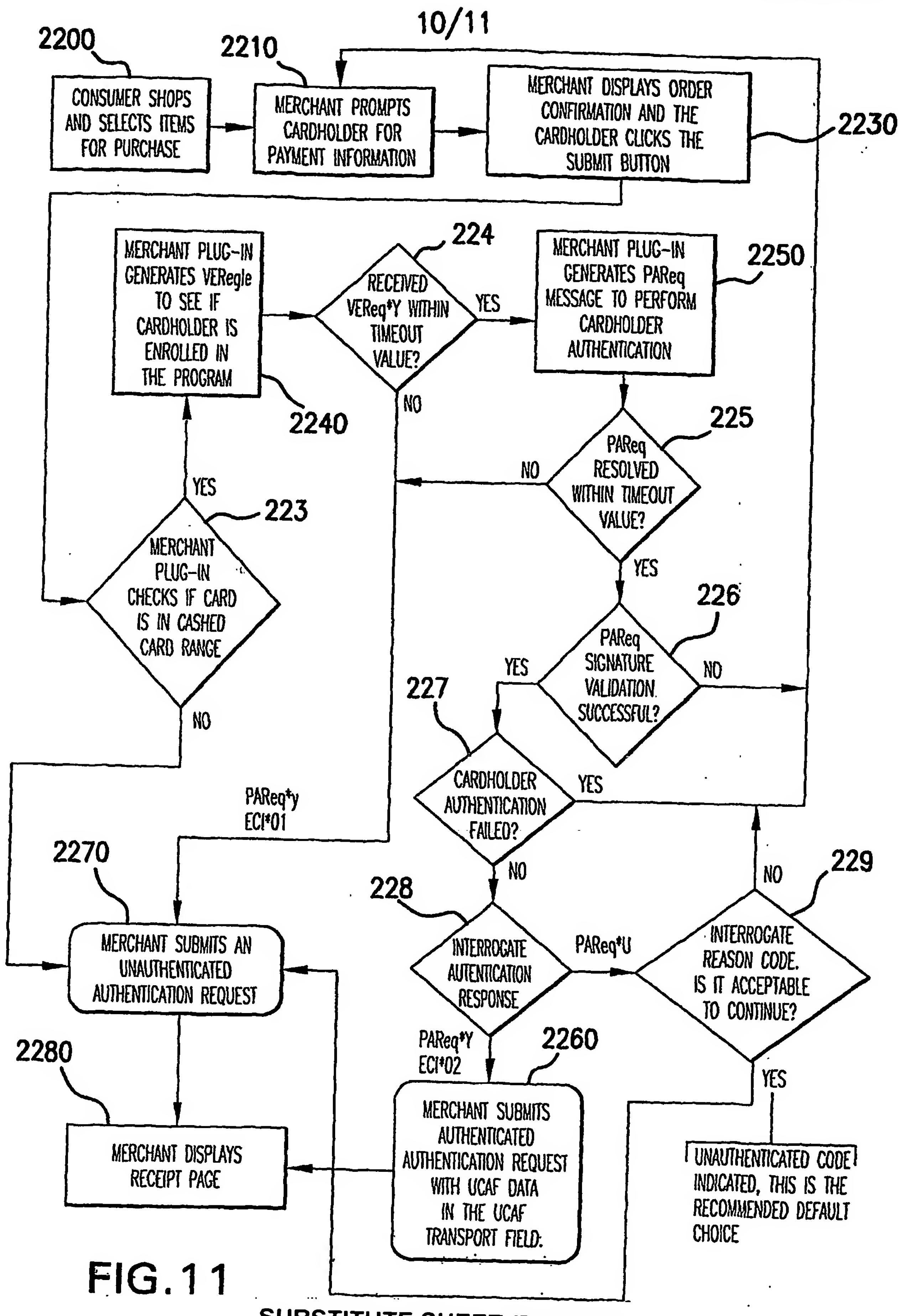
## -3-D SECURE AUTHENTICATED TRANSACTION FLOW

**FIG.8****SUBSTITUTE SHEET (RULE 26)**

9/11



SUBSTITUTE SHEET (RULE 26)



11/11

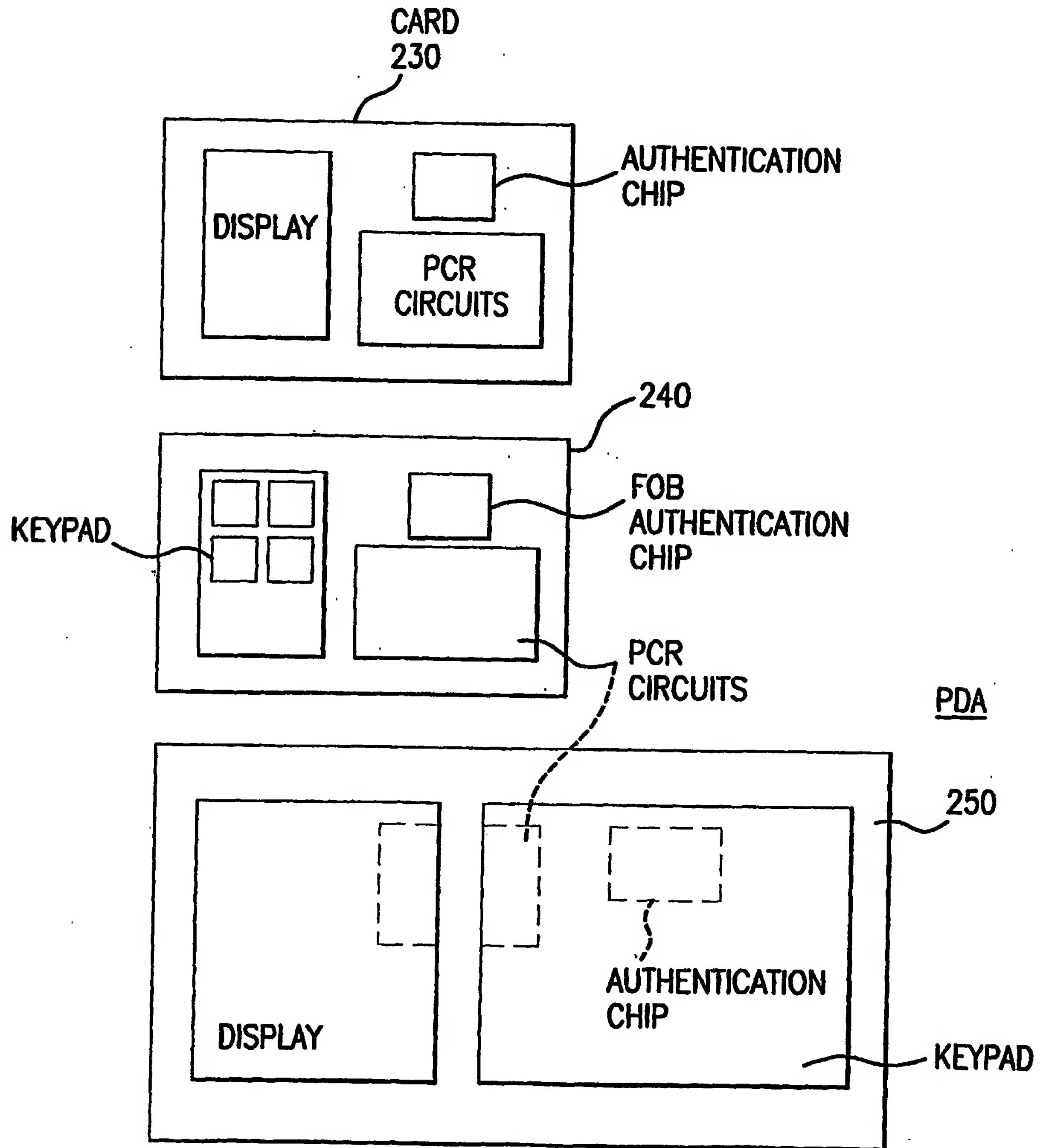


FIG. 12